

Living & Thriving

IN MONTGOMERY COUNTY

A GUIDE FOR RESIDENTS 60 AND OVER

July, 2008



In this guide, you will find information about:

□ Living in the Setting of Your Choice

What to consider when choosing where to live, and details about options...PAGE 2

□ Staying Healthy

Information and local resources about nutrition, physical fitness, preventing falls and managing medications...PAGES 4-7

□ Caring for an Aging Parent or Loved One

Information and services for caregivers...PAGE 7

□ Finding Information

Whom to ask and where to look when faced with changing needs or interests...PAGES 8 AND 12

□ Planning Ahead

Preparing for the expected and the unexpected...PAGE 9

□ Staying Connected

Transportation options, recreation and continuing education...PAGES 10 AND 11

Dear Friends:



Do you care about the needs and interests of aging parents, neighbors or friends? Are you a senior yourself? If so, you're in good company. There are over 150,000 adults age 60 and older in Montgomery County. And almost 50,000 individuals serve as caregivers to frail or disabled seniors.

Older adults in Montgomery County are a large and immensely diverse group. Seniors range from 65 to over 100 years of age. They may be active or frail; high or low income; still working or long-retired. Some seniors are native to the County and others come from far away. What County seniors want reflects this diversity; their needs and desires are as unique as each individual.

Meeting the social, recreational, housing and health needs of such a large and diverse group is a challenge. Fortunately, there are many supports available in our community. In some cases, private industry and non-profit organizations help address these needs. In others, Montgomery County government can step in to assist. Many County agencies provide direct services to seniors, including our Departments of Health and Human Services, Public Libraries, Recreation, Transportation and more.

This *Guide to Living and Thriving in Montgomery County* was designed to inspire you to plan ahead and point you in the right direction, regardless of your circumstances or those of your loved ones. We believe that helping people discover what is available is one of the most important and cost-effective services we can provide.

The guide will tell you about services and resources available in the County and provide tips on where to learn more. You'll find basic information about a range of core topics for seniors and caregivers, with information about local resources that address them.

I hope you and your loved ones will find Montgomery County to be the ideal place to spend the rest of your life. My administration is committed to delivering the highest possible quality of life for all County residents, and my staff is available to help you achieve it.

Sincerely,

A handwritten signature in cursive script, reading "Isiah Leggett".

Isiah Leggett, County Executive

Find this guide online at www.montgomerycountymd.gov/seniors

.....
"Living and Thriving in Montgomery County" is a publication of Montgomery County Aging and Disability Services and does not necessarily reflect the views of The Gazette.

VOLUNTEERING:

Do Good for Others. It's Good for You, Too!

Retirement isn't what it used to be. It's longer than ever: most people can expect to be retired for about 25% of their adult lives. That dramatic shift is creating a new view of the retirement years, in which people change directions but barely slow down.

Surveys have shown that people tend to look ahead to their retirement with some uncertainty, especially regarding their health, but also with a desire to make it more meaningful than just an extended vacation. The good news is that those two priorities - good health and meaningful lives - appear to go hand in hand. Research suggests that retirees who remain engaged by volunteering maintain better emotional, cognitive, and physical health.

Giving time and talent to the community is a healthy way to relieve stress. In the case of older adults, an active schedule and frequent interaction with others help reduce the stress of aging and increase longevity.

Research shows that people over age 60 are more likely to maintain their intellectual abilities and avoid depression when they feel they are having an impact on someone else's life. Also, in a survey of a large group of older adults, 90 percent reported that they suffered fewer colds and stomach aches when they volunteered at least once a week.

Volunteering enables former workers to continue using their talents and to nurture new ones. It's not just about stuffing envelopes! Older volunteers can support local non-profit organizations as tutors, special event planners, grant writers, gardeners, hospital caregivers...or even envelope stuffers! Volunteers can make long term or very short term commitments. The opportunities are endless.

The Montgomery County Volunteer Center can help residents learn about local volunteer opportunities, either online or in person. Visit their website at www.montgomerycountymd.gov/volunteer to access an extensive database by area of interest or by zip code. Or call 240-777-2600 to make an appointment to come in and meet with a referral specialist.



LIVING IN THE SETTING OF YOUR CHOICE



After the passing of his wife, Milton Smith moved into an assisted living facility, where according to his son Charles, left, he spent some of the best years of his life. Read Milton's story on page 3.

Home Sweet Home

How to Stay; When and Where to Move

Home is more than where you live. Home is part of who you are. For seniors, home is often a place where they've lived for decades, raised children, and shared experiences with friends and loved ones. In a recent survey of County seniors, 75% stated that they wanted to stay in their current home for the rest of their lives. However, remaining in one's current home may not produce the most happiness, safety, or security.

What to Consider When Deciding to Stay or Move

At least five factors should be considered when deciding whether to stay or move: proximity, expense, accessibility, comfort, and ease (PEACE).

Proximity refers to how close the home is to stores, doctors, family and friends, and whether you have transportation available. Living far from your support network can make it difficult to get what you need.

Expense refers to the costs involved in staying or leaving. Property taxes and the cost of heating, cooling and maintaining a single family home can become a burden for elders on a fixed income. The costs of moving to a new home also need to be considered.

Accessibility refers to how well you can get in and out of your home, and move around inside. Will climbing stairs be a problem? If you need a wheelchair, can it get through all the hallways and doorways?

Comfort is the extent to which a place gives you a sense of security, peace of mind and identity.

Ease: How easy is it for you to accomplish your daily activities in your home?

Making it easier to stay

If you have reviewed these five considerations and you think you may be able to remain in your current home, here are some steps you can take to make it easier to stay:

□ Become as physically strong and fit as possible – and stay that way! Exercise helps preserve the ability to get around safely. Walking, lifting weights and gardening are a few of the many activities that will help you maintain the strength to climb

SEE 'HOME,' NEXT PAGE

■ 'HOME,' CONTINUED FROM PREVIOUS PAGE

stairs, and get around your home independently.

❑ **Improve your home environment.** Many homes can be modified to fit an individual's specific needs. This can include adding a bathroom on the ground level, installing grab bars in the bathroom, or adding a wheelchair ramp. If finances are tight, try calling Rebuilding Together at 301-933-2700, or the Maryland Technology Assistance Program at 1-800-832-4827.

❑ **Get help.** Over 80% of all assistance received by elders comes from unpaid family or friends. A variety of for-profit companies and non-profit organizations provide assistance with chores, personal care, meals, and transportation. Some assistance is available for free from public or private programs.

❑ **Keep and develop friendships.** People who work to stay connected to people in their community often find that when problems develop, they have friends available to help.

❑ **Be creative with financing your preferred lifestyle.** If your home needs modifications or you need to pay for assistance, where will you get the money? Increasingly seniors are using reverse mortgages to supplement their income. A reverse mortgage is a loan taken against the equity in your home. You do not have to pay the loan back as long as you live in your home. (See page 9 for more information on this topic.)

If you decide to move

If you decide that it is time to consider moving from your current home, what options exist? Some of the more common options include:



Did You Know...



Currently a majority of seniors live in areas of the County that were built up decades ago. However, projections show that by 2030 a majority of seniors will be living in single family homes in suburban communities. As they age, they may confront significant barriers related to transportation. This means more than just getting to stores; it also includes staying in touch with friends and family. Studies show that the number and closeness of a person's friendships are the most influential factors in determining a person's perceived quality of life.

• **Downsizing:** moving into a smaller house or apartment, and/or one with no stairs.

• **Active Adult Community:** housing communities with an age requirement (typically 55) that provide amenities for seniors who are retired or still working. Often adjacent to golf courses and other recreational facilities.

• **Continuing Care Retirement Communities (CCRC):** retirement communities that provide a guaranteed range of services, from detached homes to full-service nursing care. CCRCs provide security by ensuring that regardless of the type of assistance residents need, they will never have to move away from the community.

• **Independent living:** apartment type communities that provide a minimum of support for people who are largely independent. Sites offer socialization, outings to stores and cultural events, and communal meals for those who want to participate.

• **Assisted Living/Group Home:** Assisted living and group homes provide single or shared rooms or small apartments set up to encourage independent living. They offer services such as meals, medication management and assistance with daily living tasks. They can be small or large, and provide care based on the need of each resident.

• **Nursing home:** Facilities that provide skilled nursing care, under direction of a physician.

Where to get more information

❑ Guide to Retirement Living, 1-800-394-9990, www.retirement-living.com

Information about senior housing choices of all kinds. Available on-line and in print.

❑ Senior Resource Guide (Senior Beacon), 301-949-9766, www.SeniorBeacon.com

On-line and print guide to senior services including housing information.

❑ HHS Senior Resource Line, 240-777-3000, www.montgomerycountymd.gov/seniors

Information about local housing resources and help completing applications.

❑ Housing Opportunities Commission, 240-773-9000, www.hocmc.org

Montgomery County's housing authority. Provides subsidized rental housing for low income people.

❑ Senior Ombudsman Program 240-777-3910

Can offer advice about assisted living and nursing home options in the County.

Milton Smith's story: change and acceptance



After serving in the army in WWII, Milton Smith moved from Minneapolis to Washington, D.C. He married, had two children, got a job with the U.S. Patent and Trademark Office and settled into a single family home in the Woodside Garden area of Silver Spring. Over time, the Beltway was constructed almost through his yard. Then the Metro stop at Forest Glen was built. He retired and his wife passed away in 1985. But he stayed in the house he purchased in 1954. When

he could no longer drive due to vision problems, he walked to the local grocery store. When he could no longer walk up the stairs, he moved his bed into the living room. Eventually his son, Charles, decided he wasn't safe to continue living there by himself.

"I told him he had to move," remembers his son. "He said he'd rather die. It was incredibly painful. Against his wishes, I moved him into an assisted living facility about a mile away. I stayed with him the first night there, and he literally cried himself to sleep."

"However, within 6 months his health had improved so much that I asked him if he wanted to move home."

"Never!"

"I think he never realized how lonely he was after my mother died. Ultimately what he thought he wanted – staying in his house – was causing him to be isolated, lonely and unhealthy. When he got around other people again it was like his life started all over. He lived there for 8 years, until he died in July 2004. These might have been the happiest years of his life."

Good Nutrition:

Local Resources Help Make it a Way of Life

More and more evidence points to the role of good nutrition in helping people live longer and stay fit mentally and physically.

And yet we often struggle to make healthy food a part of every day.

Most health professionals suggest eating at least five fruits and vegetables per day. They remind people to include lots of fiber and healthy sources of calcium. And they caution against foods that are high in calories but offer little nutritional value.

Knowing what to eat points us in the right direction. Social support can keep us on track. Here in Montgomery County, help is available in many forms.

For the majority of us, making healthy choices is the biggest challenge. If you are an older adult unsure about what foods are best for your particular medical situation – or just have questions about food and nutrition – you can call the Senior Nutrition Hotline on Wednesday mornings from 9:00-11:00. The phone number is 240-777-1100.

The County has more than 30 locations where older adults can enjoy lunches for a voluntary donation. These sites are at community centers, senior centers, churches, and other locations. The meals offer nutritious food and a chance to see old friends and make new ones. Seniors can call 240-777-3810 to find the senior group meal site nearest to them.

For individuals over 60 who have difficulty obtaining healthy food because of physical disability, County-supported Meals on Wheels programs may be able to help. Volunteers deliver balanced meals to individuals who are unable to shop and prepare meals and have no one at home to help. If you are interested in receiving meals, call 240-777-3810. If you are interested in serving as a volunteer for this important program, call 240-777-1064.

In addition, non-profit groups supported by the County such as Top Banana (301-372-3663), American Red Cross (240-485-3030), and Senior Connection (301-962-0820) provide either escorted shopping trips or grocery delivery.

For people with diabetes, the County's African American Health Program runs a Diabetes Dining Club. Each monthly session includes education, physical activity and a healthy meal. The cost for dinner is only \$5.00. To register, call 301-421-5767.

Bus Service

for Senior Recreation and Nutrition Programs



The Montgomery County Recreation Department operates five senior centers and twelve neighborhood senior programs.

Many of these programs have nutritious meals available through the Department of Health and Human Service's Senior Nutrition program. Limited bus transportation is available to and from many of these sites. For information, call the Recreation Department's Senior Programs office at 240-777-4925.



Did You Know...

Studies have shown that in addition to increasing the number of healthy calories that participants consume, the senior group meal program also significantly increases the amount of time participants spend with others. This is important because increases in social contact often improve how people feel about their quality of life. As a result, the senior group meal program produces benefits for both physical and emotional health.

With County support, Food and Friends offers groceries and free meals to people who are unable to shop or prepare healthy meals for themselves due to a disabling illness.

Food stamps may be an option for people having difficulty paying for healthy foods. Food stamps from the Federal government help people buy groceries. If you think you may be eligible, check with the food stamps office closest to you: Germantown: 240-777-3420; Rockville: 240-777-4600; or Silver Spring: 240-777-3100.

Eating healthy can add energy and years to your life. Get the support you need and start doing it today!



Senior Nutrition Hotline

Confused about Diet and Nutrition?

Are you trying to separate myths from facts when reading about good nutrition? Are you confused in the dietary supplement aisle? Montgomery County has the only program of its kind in the U.S. to help seniors obtain reliable information on diet, food, and nutrition. The Senior Nutrition Hotline is a free service that lets you speak directly with a registered dietitian on **Wednesdays between 9 and 11 a.m.** Learn to eat for a healthy weight, decrease the risk of many chronic diseases, and better navigate the supermarket, health food store or farmers market aisle. **Call 240-777-1100.**

Staying Upright and Avoiding Falls

A simple fall can change your life. Just ask any of the thousands of older men and women who fall each year and break a bone.

Getting older may bring changes in sight, hearing, muscle strength, coordination and reflexes. Diabetes, heart disease, and other medical problems can affect balance. Some medicines can cause dizziness. Any of these things can make a fall more likely. In fact, 35-40% of people age 65 and older will experience a fall each year. About 2% of these seniors will require hospitalization.

One of the reasons falls become dangerous is that many seniors have low bone density or “osteoporosis.” When your bones are fragile, even a minor fall can cause them to break. A broken bone may not sound so terrible, but it can lead to more serious problems. Ask your doctor for a bone mineral density test that will tell you how strong your bones are. Medicare will pay for this test once every two years.

Are you at risk?

The number one recommendation to reduce the likelihood of falling is to have a risk assessment for falls done once a year. In particular, people with any of the following risk factors should request an assessment by their physician or physical therapist:

- ☐ Muscle weakness (particularly in the legs)
- ☐ Poor vision
- ☐ Balance problems
- ☐ Depression
- ☐ Taking four or more medications

Take the Right Steps to Prevent Falls

The more you take care of your overall health and well-being, the more you can lower your chances of falling. Here are a few hints:

Regular exercise helps keep you strong and improves muscle tone. It also helps keep your joints, tendons, and ligaments flexible. Mild weight-bearing exercise – such as walking and climbing stairs – may slow bone loss from osteoporosis. Weight training actually helps build bone mass.

Find out about the possible side effects of medicines you take. If your medicines



Did You Know...

Researchers reported in the April issue of the Journal of the American Geriatrics Society that older adults who limit activities because of a fear of falling may experience a decline in physical functioning. People who avoid activities such as walking outdoors, shopping, and visiting friends can suffer from a resulting decline in ability to do what they could previously. Limiting social interaction and enjoyable physical activity can lead to depression as well.

affect your balance, ask your doctor or pharmacist if adjustments can be made.

Have your vision and hearing tested often. If your doctor orders new eyeglasses, take time to get used to them. If you need a hearing aid, be sure it fits and works well. Limit the amount of alcohol you drink since even a small amount can affect your balance and reflexes.

Prevent falls by making changes to unsafe areas in your home.

In stairways, hallways, and pathways:

- ☐ Make sure there is good lighting at the top and bottom of the stairs.
- ☐ Keep areas where you walk clear.
- ☐ Check that all carpets are fixed firmly to the floor so they won't slip. Put no-slip strips on tile and wooden floors.
- ☐ Install and use handrails on both sides of all stairs – from top to bottom – and be sure they're tightly fastened.

In bathrooms and powder rooms:

- ☐ Mount grab bars near toilets and on both the inside and outside of your tub and shower
- ☐ Place non-skid mats, strips, or carpet on all surfaces that may get wet.
- ☐ Keep night lights on.

In your bedroom and other living areas:

- ☐ Put night lights and light switches close to your bed.
- ☐ Keep electric cords and telephone wires near walls and away from walking paths.
- ☐ Tack down all carpets and area rugs firmly to the floor.
- ☐ Arrange your furniture (especially low coffee tables) and other objects so they are not in your way when you walk.

Resources That Can Help

Holy Cross Hospital Senior Source offers a free falls prevention, screening and education series. The series addresses many of the issues presented here and includes an exercise class focusing on improving balance. Call 301-754-8510 for information.

For more complete information on simple, inexpensive repairs and changes that would make your home safer, contact the U.S. Consumer Product Safety Commission. Ask for a free copy of the booklet, Older Consumers Safety Checklist. Call 800-638-2772 (toll-free); 800-638-8270 (TTY/toll-free); or go to www.cpsc.gov.

This article includes some content from Falls and Falling, produced by the National Institute on Aging.

Staying Physically Active: Make it Fun!

George Burns said, “You can’t help getting older, but you don’t have to get old.” While we don’t have complete control over our health or genetic background, we can do things to help ourselves age better. Most experts agree that staying physically active is the key to successful aging. Physical activity helps seniors maintain heart health and cognitive function, prevent falls, and improve mood.

Even as bodies and abilities change, there are plenty of ways to get and keep moving in Montgomery County. From “Heart Smart Trails” in our County parks, which are 1-mile or less and follow a level path, to dance or chair-exercise classes, we can stay fit in ways familiar and new, with others or by ourselves.

For many people, the surest way to stay physically active is to find something fun to do. While some people love the challenge of charting progress on an exercise bike or treadmill, others do best by sharing physical activity with others.

Older adults in Montgomery County play golf, tennis, basketball and volleyball. They swim or exercise in water. (Water exercise is especially helpful for people with balance problems and joint pain). Some folks join friends to walk their neighborhoods and play yard games like horseshoes and croquet. Still others stay on the cutting edge of fitness by taking classes in Pilates, weight training or even belly-dancing. Many of these activities can be adapted to changing physical abilities.

Getting and staying fit doesn’t have to be expensive. Many physical activity providers, including the Montgomery County Recreation Department, offer discounts or scholarships for people with limited income.

Here are some helpful resources:

- To search online for programs near your home, go to www.ActiveOptions.org. Simply enter your zip code and see what pops up. You can narrow your search to a favorite type of activity by using the “advanced search” option.
- For fitness classes (land and water), dance classes and sports offered throughout the County, pick up a Guide to Recreation at your local library or go to: www.montgomerycountymd.gov/rec.
- Holy Cross Senior Source in Silver Spring provides an array of health and wellness classes and Holy Cross Community Health offers Senior Fit classes at various locations. Call 301-754-8510.



Did You Know...

Tai chi, a form of Chinese marital arts emphasizing slow movement, has been shown in studies to not only decrease the risk of falling, but also to boost the immune system of older adults. A study found that individuals taking tai chi three times a week boosted their immune systems to a level comparable to having a standard vaccination against shingles.

•Suburban Hospital sponsors Senior Shape, mall walking programs and OASIS, an organization primarily focused on lifelong learning that offers health education and exercise classes, among many others. Call 301-469-6800, press 1, then extension 211.

•Six senior centers offer a wide variety of fitness activities five days a week. In addition, 12 neighborhood senior programs housed in community centers and senior apartment buildings provide weekly exercise classes and guest lectures, among other activities. Call the Senior and Therapeutic Recreation Team at 240-777-4925. (In the City of Rockville, call 240-314-8800 and in the City of Gaithersburg call 301-258-6380.)

So if you’re not already physically active, choose something now and go for it!

Adult Protective Services



Adult Protective Services (APS) investigates reports of abuse, neglect, self-neglect, or exploitation involving frail seniors and adults with disabilities. If you suspect such a situation, call Aging and Disability Services at 240-777-3000. The goal of this program is to ensure that people are able to live safely in the community.

“Heart Smart” Hiking

Montgomery County Parks’ Heart Smart Trails are designed to encourage people to take the first step toward a healthier lifestyle. Walking can reduce the risk of heart disease and stroke, improve blood pressure, decrease the risk for type 2 diabetes, breast and colon cancer and help control weight. Heart Smart Trails are generally 1-mile in length or less and follow a hard, level path. Bronze medallions are embedded in the path every 1/10 of a mile so walkers can keep track of the distance they have traveled. Go ahead...take your first step toward a healthier life! To learn about “Heart Smart” trails in Montgomery County parks, call 301-495-2595 or go to www.montgomeryparks.org. Click on “Trails” and “Heart Smart Trails.”

Using Medications Safely

A brown paper bag may hold the key to medication safety, according to health experts.

“A 'brown bag checkup' is the best thing patients can do to avoid medication mistakes and cut down on unnecessary medications,” says Douglas Paauw, M.D., Professor of Medicine at the University of Washington.

The checkup involves putting all of your medications in a brown paper bag and bringing them to your doctor or pharmacist. The bag should include over-the-counter and prescription drugs, herbs, vitamins, dietary supplements, and topical treatments such as ointments and creams.

“This kind of checkup is good for anyone who takes medication, but particularly for older people, who are more likely to be taking several medications,” Paauw says.

Edie Hurley, nurse manager with Montgomery County Aging and Disability Services, supports the idea of the brown bag checkup. “At least make a list and bring that to your doctor,” she says.

Your doctor or pharmacist should check for appropriate dosing, problems caused by interactions between drugs and whether each drug is being given for the right reason. They should also check for duplication. It is common for more than one drug to contain the same ingredient. For instance, taking two products that

contain acetaminophen raises the risk of liver damage. Other common problems include expired medications and medications that are no longer needed.

In one case, an older patient mistakenly thought her diabetes medication was for headaches. “So she took her diabetes medication only when she had a headache, when she should have been taking it every day,” according to Hurley.

After you and your doctor settle on what you should be taking, the next thing is to know the names of all of your medications and what they are for. Your list of medications should be updated and reviewed with your doctor each time you change a medication or add a new one.

Keep a list of medications in your wallet and let a family member know that you have it, experts suggest. Patients should be ready to take that list out at the dentist's office, at appointments with specialists, or in an emergency.

Modern medicine has made our lives better in many ways. But people taking many different drugs need to be aware of potential dangers and take steps to avoid them.

This article contains excerpts from the U.S. Food and Drug Administration's article “Medication Use and Older Adults” and the National Institute on Aging's Age Page “Medicines: Use Them Safely.”



Did You Know...

The average 75-year-old has three chronic conditions and uses five prescription drugs. Researchers found that when adults ages 65 to 91 were asked to bring in a brown paper bag containing their medicines, the list of medications in the bag differed from their official pharmacy records.



Get a Free File of Life

Another good place to record your medications is on a File of Life. The File of Life consolidates basic health information such as medical history, allergies, medications, etc. in one place. It is designed to hang by a red magnet on your refrigerator door in case emergency personnel need to treat you. You can get a free File of Life by calling Aging and Disability Services at 240-777-3000.

CAREGIVING

Caring for a Loved One Doesn't Have to be a Lonely Job

“There are four kinds of people in this world:

*Those who have been caregivers,
Those who currently are caregivers,
Those who will be caregivers, and
Those who will need caregivers.”*

~Rosalynn Carter

Did you know that one out of four adults provides assistance to a family member who is physically or cognitively disabled, or frail due to old age? Organizations providing supportive services to these people refer to them as “caregivers.”

The willingness of caregivers to commit their time and energy enables their loved ones to live at home, in a familiar and comfortable environment. Being there for

someone you love is important to most of us, but it can cause stress that can damage a caregiver's health and shorten life expectancy.

Common signs of caregiver stress include:

- Feeling overwhelmed or confused about how to help
- Feeling sad, angry or crying more often than you used to
- Feeling like you don't have any time to yourself
- Having low energy
- Sleeping too much, or not enough
- Having trouble eating, or eating too much



If any of this describes how you feel, you are not alone. The best way to help is to recognize it is not all up to you. Ask for help!

SEE 'CAREGIVING,' NEXT PAGE

Caregivers' Friend

Montgomery County Government is the first local government in the nation to offer *Caregivers' Friend*, a multi-media tool for caregivers. This web-based interactive program has been shown in clinical studies to reduce feelings of burden and stress among caregivers. The tool, which requires high speed internet access, is free and can be accessed via www.HelpingYouHelpThem.com.

■ 'CAREGIVING,' CONTINUED FROM PREVIOUS PAGE

Help Comes in Many Forms

PERSONAL CARE/RESPIRE CARE

Professionals are available to provide short-term relief to families caring for frail or disabled family members. A qualified person takes care of your loved one, in your home or outside, so that you can get a break.

SUPPORT GROUPS

Sharing information, feelings, and advice with others can help ease the stresses of caregiving. Support groups can meet in-person, by telephone, or over the internet.

ADULT DAY CENTERS

Adult day centers provide social, recreational and health services in a safe environment for people who cannot be left alone during the day.

ESCORTED TRANSPORTATION

Some local organizations connect volunteers with people who need help getting places. Others provide an escorted ride for a fee.

LEGAL/FINANCIAL ASSISTANCE

Learn about financial planning, advance directives, power of attorney and financial benefits your family may qualify for. See page 9 for more ideas on planning.

HOME MODIFICATIONS

Home improvements can increase safety, security and independence. They can make every day activities easier to accomplish.

HOSPICE

Hospice provides care of terminally ill people and their families that emphasizes symptom management and emotional support.

Learning More

To find out more about any of these services, call the Montgomery County **Senior Resource Line** at 240-777-3000. Staff are available to take your call Monday-Friday, 8:30-5:00 and soon until 7:30 p.m. on Tuesdays, Wednesdays and Thursdays.

Holy Cross Hospital's Caregiver Resource Center provides general information and support. Call 301-754-7152.

Alzheimer's Association specializes in Alzheimer's disease and other forms of dementia. Call their 24 hour HelpLine, 1-800-272-3900.

Many organizations have created excellent websites with information, advice and resources for caregivers. You can find links to some of these at www.HelpingYouHelpThem.com.



Did You Know...

For people with Alzheimer's disease and other dementias, research studies indicate that 2 or more days per week of adult day service leads to reductions in symptoms and the use of medication. It also lessens caregiver stress and burden.

Senior Friendly Libraries

Exciting things are happening for seniors at Montgomery County Public Libraries. Local libraries have expanded their resources to provide better services for senior residents, and the system-wide website brings countless resources to you via your home computer. Library staff can help you find what you need – on the shelves or on-line.

On-site and On the Shelves

County libraries offer a wide range of resources for seniors. There are many new books and media on the shelves of interest to seniors.

The library has added many resources to its collection in recent years on such topics as caregiving and dealing with aging issues; the cultural and social aspects of aging; senior health; retirement; senior travel; and seniors and technology.

Information staff in all the libraries have been specially trained on library resources and local services for seniors.



For patrons with unique needs and interests, a Health Information Center is located in the Wheaton Library on Georgia Avenue, and a Disability Resource Center in the new Rockville Library. Throughout each month, events appropriate for seniors are held in each of the County libraries including book discussions, basic computer classes, film fests, Spanish and English conversation clubs and more.

Online

Be sure to look at the Seniors page while you're on the Library website (www.montgomerycountymd.gov/libraries).

It includes a calendar of events held in County libraries and information on volunteering in County libraries.

Another section provides links to County and private agencies that offer assistance to seniors. To keep your brain sharp, be sure to check out the new Online Games for Seniors page.

The Seniors page also has links to recommended websites for seniors. These links are divided into topics that include accessibility, adult day care, money and retirement, elder law, health, housing, insurance, long-distance caregiving, prescriptions, transportation and several more.

You can also link to resources in the Library's Health Information Center, and access The Encyclopedia of Aging. The Health Information Center and Encyclopedia of Aging sites connect users with information on many health topics and other issues of interest to seniors.

The library also subscribes to many research databases. Just click on Research a Topic to start reading magazines and newspapers for free.

SEE 'LIBRARIES,' NEXT PAGE

Control Your Future

Making important decisions during a crisis situation is not ideal. Yet people often find themselves in situations for which they are not prepared. Planning for the future – whether for retirement or sudden illness – can give you a sense of control. Some of the topics that experts recommend you think about and discuss in advance with your family include:

Housing.

Consider how to make your current home safer, as well as where else you might choose to live if you become too disabled or frail to remain comfortably in your current home. See page 2 for more information on housing.

Everyday activities.

If you suddenly couldn't do certain things for yourself – like bathing, dressing, paying bills, shopping or driving – who would assist you? Adult children are often willing to assist with chores and managing household activities, but are less comfortable with bathing, dressing or more intimate types of assistance. Talking to your family members about what they can do, how often, and under what conditions can help you create a realistic safety net for the future.

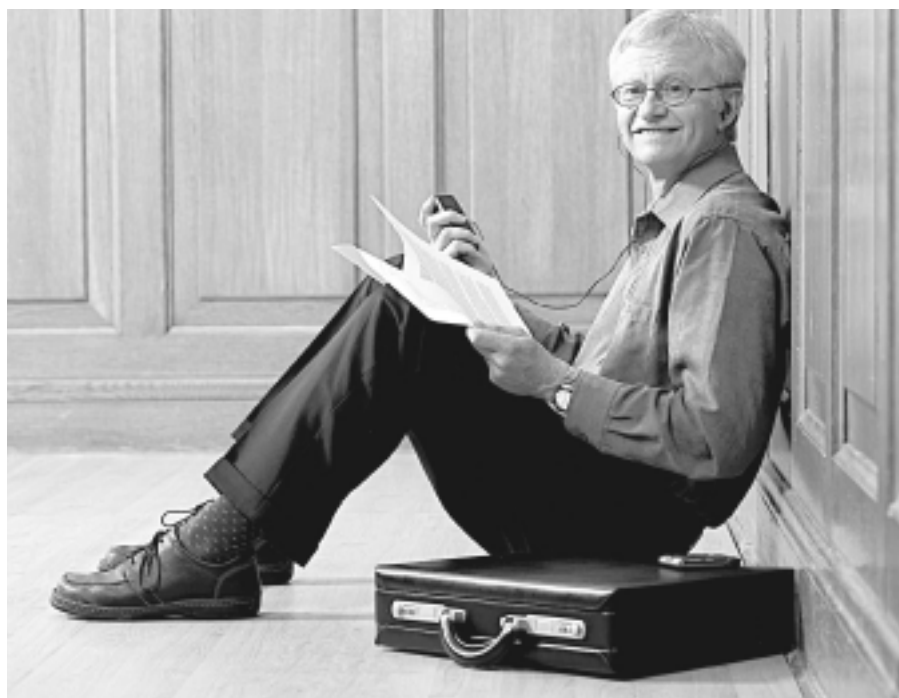
Healthcare Decisions.

As medical science advances, individuals must often answer the questions: If I become unable to make decisions for myself, who would decide for me? And, what life-prolonging medical interventions would I want and not want? It is important to have legal documents, called advance directives, which state your wishes. Advance directives do two things. First, they name the person you want to make decisions on your behalf if you cannot do so yourself. Second, they allow you to document health care instructions that will guide the people making decisions for you. Make sure your loved ones know your wishes, and where to find key documents and information if needed.

The Montgomery County Coalition on End-of-Life Care helps educate residents about advance directives. For information, go to www.mccelc.org.

Finances.

Decisions about the future are often influenced by one's financial situation. In addition to pensions and savings, it is important to be aware of other available resources and tools. A reverse mortgage is a finance option increasingly used by seniors with equity in their homes. Additionally, seniors should be aware of the full range of government benefits for which they may be eligible.



Did You Know...

Research indicates that people who engage in detailed planning about care needs in the event of a severe disability are much less likely to have to rely on a nursing home than those who do not have such discussions.

These resources can provide helpful information:

❑ Reverse Mortgages

AARP offers a free Reverse Mortgage Education Program. Call 1-800-209-8085. The U.S. Department of Housing and Urban Development website, www.hud.gov/buying/rvrsmort.cfm, can help you determine if a reverse mortgage is appropriate for you.

❑ Benefits Checkup

Many people are unaware that they are eligible for government benefits. Developed by the National Council on Aging, www.BenefitsCheckUp.org is the nation's most comprehensive Web-based service to screen for benefits programs for seniors with limited income and resources. It includes more than 1,550 public and private benefits programs from all 50 states and the District of Columbia. If you do not have internet access, call the Senior Resource Line at 240-777-3000.

❑ Medicare Long-Term Care Planning

Visit www.medicare.gov/LTCplanning for a customized tool to help you understand what long-term care services you can expect to need, how much you can expect to pay for them, and what financing options are available.

■ 'LIBRARIES,' CONTINUED FROM PREVIOUS PAGE

Users can also research many topics of interest by following the links on the Research a Topic page. Remember that you can access much of the collection on your computer at home just by visiting the Library website. This includes music, movies, TV shows and theatrical performances. Click on *Read, Listen, View* on the left hand column of the home page.

With computers and media, libraries may have changed a lot in recent years. But two things haven't changed at all. There are always friendly staff eager to help and lots of materials to enjoy.

Commission on Aging

As advocates for the interests of the County's older residents, the Commission on Aging advises the County Executive, the County Council and County agencies on the needs of seniors. The County Executive appoints commissioners. Meetings are open to the public. For information call 240-777-1120.

The Commission produces **Seniors Today**, a cable television show featuring topics of interest to County seniors. Tune in to County Cable Montgomery, Channel 6.

Living Fully Without a Car...It is Possible!

Aging well depends largely on one's ability to remain connected to other people and activities. You can stay active and do the things you like to do, even if you decide to give up driving.

Here are some of the major providers of transportation, and transportation referrals, for older adults.

Private Transportation Services

Private companies offer door-to-door service and some will assist a person to exit or enter a home or destination. Costs are higher than for public transportation. With advance notice, transportation can be provided for trips throughout Maryland. See "Information About Transportation Options" below.

Taxis: Don't rule out taking taxis. Owning and running a car is expensive. Money that you would use for car payments, registration, maintenance, insurance and gas could be used for taxis, buses, or to buy gas for friends and relatives who can drive you.

County Transit

The County's transit system is one of the best in the country. Between Ride On, Metrobus, Metrorail, MARC, MTA, Call 'N' Ride and MetroAccess, the system carries more than 1.8 million seniors and passengers with disabilities annually.

Ride On and Metrobuses in Montgomery County are FREE for seniors and people with disabilities. Seniors must be 65 years or older and have a valid Metro Senior ID card, Senior SmarTrip Card or Medicare card and photo ID. Persons with disabilities must have a Metro Disabled ID card. If an attendant is required for travel, a Metro Disabled Attendant ID Card is required. An attendant carrying the Metro Disabled Attendant ID card rides for free when accompanying a passenger. All Ride-On buses are wheelchair accessible. For trip planning and other information, call 240-777-RIDE (7433).

Call 'N' Ride provides discounted taxi trips for low-income seniors and persons with disabilities in Montgomery County. To be eligible for the Call 'N' Ride Program, you must have low income, and be at least 67 years of age or disabled. Clients may purchase two \$60 coupon books per month (each coupon is valued at \$1). Discounts are based on income. Some people pay as little as \$5.25/book.

Coupons may be used only with the following cab companies: Action, Barwood, Regency and Sun Cab. Coupons are used to pay for the full cost of the fare and for the tip. They may be combined with cash to pay for your trip. For information and eligibility requirements for the Call 'N' Ride program, call 301- 948-5409.

MetroAccess

MetroAccess is a shared transit service for people with disabilities who are unable to use the regular, fixed route transit systems. Shared transit means that multiple passengers may ride together in the same vehicle. MetroAccess can sometimes provide door-to-door service. Drivers may be able to escort customers to and from their doors, but only when conditions allow. (Please contact MetroAccess to learn about these specific conditions.) Otherwise drivers provide curbside service. Rides are provided to and from locations no more than ¾ of a mile from a fixed route bus stop. The MetroAccess fare is \$2.50; some trips are subject to a supplemental fee that varies with the distance of the trip.

If you think you are eligible, complete an application and have it



Discounts for Seniors Riding Metro

Metro is making it easier for seniors age 65 and older to get their discount when riding Metrobus and Metrorail. New senior SmarTrip cards are now available.

For more information, call the SmarTrip Office at 1-888-762-7874 between 7 a.m. and 8 p.m., Monday through Friday, or visit www.wmata.com/riding/smartrip.cfm.

signed by a physician. For an application and more program details, call MetroAccess headquarters at: 301-562-5360 or 301-588-7535 (TTY).

Information about Transportation Options

GUIDE TO TRANSPORTATION OPTIONS FOR SENIORS AND PEOPLE WITH DISABILITIES

Transportation Options for Seniors and People with Disabilities is available at www.montgomerycountymd.gov/disability (look at the bottom of the page under Other Resources) or by calling the Commission on People with Disabilities at 240-777-1246. This twenty-two-page guide contains most of the information in this article and more, including lists of private transit service providers.

CONNECT-A-RIDE 301-738-3252 OR 301-881-5263 (TTY)

Connect-A-Ride accepts calls for transportation information and referral regarding all private and public transportation options for seniors and people with disabilities. Funded by the County and operated by the Jewish Council for the Aging, it also provides assistance with completing applications. Call Monday-Friday between 7:00am – 6:00pm.

MONTGOMERY COUNTY AGING AND DISABILITY SERVICES has information about transportation services in your area. Call 240-777-3000 or 240-777-4575 (TTY). If you need a companion to drive you to necessary appointments, ask about "escorted transportation." Usually, arrangements for escorted transportation must be made 10 days in advance. If accessing food is your interest, ask about "grocery shopping transportation" or "assisted shopping for groceries."

Discover Recreation and Continuing Education Opportunities

"I've found new friends and stimulating programs."

"I enjoy the informative seminars, with subjects from elder law to healthy eating. There is always something new to learn!"

"I have taken day trips to places I didn't even know existed!"

What are these folks talking about? They each describe their experiences with recreation programs located throughout Montgomery County.

Why not get involved?

Montgomery County offers a wide variety of energizing and enjoyable activities for adults 55 years or over. As diverse as the people they serve, these activities challenge each individual to grow physically, intellectually, socially and creatively.

Every day, you'll find senior programs teeming with activity and spirit.

Senior and community centers offer a wide selection of daily events including fitness classes, computer education, art activities, lectures and more. Stop by for an hour or two, or stay the whole day.

Get involved, and discover community at its best.

Exploring the County's senior programs often leads to new friendships. Take advantage of the opportunity to share knowledge and talents, to learn and to grow.

Make the most of every day.

There are countless crafts to master, places to explore, languages to speak. The County's senior programs help you discover parts of yourself you've never had a chance to explore.

How can I take advantage of these programs?

Call the numbers provided below to learn more about the opportunities waiting for you. Call 240-777-4925 for information about the 12 neighborhood programs offered by the Senior Programs team of the Montgomery County Recreation Department. Find out which of the programs is closest to you, and which offer transportation and lunch.



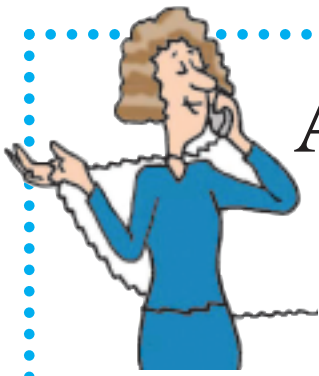
Or call any of the varied programs listed below. Choose one and try getting involved at least twice. Chances are, you'll end up hooked!

Centers and programs

- ❑ Bethesda Vital Living Center
240-395-0915
- ❑ Chinese American Senior Services Association
240-631-6882
- ❑ Chinese Culture and Community Service Center
240-631-1200
- ❑ Jewish Community Center
301-881-0100
- ❑ Jewish Community Center's Adult Center for Education (ACE)
301-348-3864
- ❑ Korean American Senior Citizen Association
301-438-7304
- ❑ Montgomery College Lifelong Learning Institute
240-567-5188
- ❑ OASIS (Lifelong Learning for Mature Adults)
301-469-6800, press 1, then extension 211.
- ❑ Johns Hopkins University's Osher Lifelong Learning Institute (Rockville Campus)
301-294-7058

Senior Centers in Montgomery County

- Damascus Senior Center
240-777-6995
- Holiday Park Senior Center, Wheaton
240-777-4999
- Long Branch Senior Center, Silver Spring
301-431-5708
- Margaret Schweinhaut Senior Center, Silver Spring
301-681-1255
- Gaithersburg Upcounty Senior Center
301-258-6380
- Rockville Senior Center
240-314-8810
- ❑ University of Maryland's Osher Lifelong Learning Institute (Shady Grove)
301-314-2582
- ❑ Senior Source of Holy Cross Hospital
301-754-3404
- ❑ Sibley Senior Association (in N.W. Washington, close to many Montgomery County residents)
202-364-7602
- ❑ Tuesday Senior Program (for Russian-speaking adults)
301-348-3876
- ❑ Vietnamese Senior Association of Maryland
301-384-4249



Asking Questions and Finding Answers

If you or a family member needed information, guidance or assistance, where would you turn? In a recent survey, County residents said they would turn to friends, family members, County libraries and Senior Centers, phone books and the internet. All of these are potentially valuable resources!

Montgomery County's Senior Resource Line (240-777-3000)

Trained staff can help seniors and their caregivers with a wide range of topics and advice. Knowledgeable County professionals are available to provide free guidance to any County resident.

Calls are usually answered directly by a live person. If specialists are busy, your wait on hold should be less than 30 seconds. You can also choose to leave a message for a call back within one business day.

This summer hours will expand for the convenience of caregivers who may not be able to call during the work day.

- Monday – Friday 8:30 a.m. to 5:00 p.m.
- Soon until 7:30 p.m. Tuesday, Wednesday and Thursday

Other Resources

Jewish Council for the Aging Senior Helpline
Information, referrals and advice. More in-depth service available for a fee. 301-255-4200

Montgomery County Aging and Disability Services
www.montgomerycountymd.gov/seniors

Montgomery County Caregiver resources
www.HelpingYouHelpThem.com

Montgomery County Libraries
www.montgomerycountymd.gov/libraries
(Click on "Seniors" on the left-hand column)

Senior Resource Guide (Senior Beacon)
www.SeniorBeacon.com

Guide to Retirement Living
www.retirement-living.com

Let the games begin!

Passing the Torch to Montgomery County



Maryland's Senior Olympic torch has been passed officially to Montgomery County. Starting this August, Maryland residents age 50 and older will participate in a long list of activities ranging from aquatics to volleyball.

Events will take place around the State, although the majority will be here in Montgomery County.

The Maryland Senior Olympics was created in 1980. In the past 27 years many Maryland athletes have advanced to the National Senior Games and returned as U.S. champions.

"We are excited about providing the opportunity for our active seniors to participate close to home. The Senior Olympics provide great incentive for many people to stay active – and to have fun doing it," County Executive Ike Leggett said at a news conference.

For more information on event schedules and how to volunteer, train, organize a team or compete in an event, call 240-777-8080 or see the Games website at www.mdSeniorOlympics.org.

Save the Date!

Montgomery County Aging in Place Conference

F. Scott Fitzgerald Theatre, Rockville
November 13, 2008, 1:00-4:00 p.m.

Learn ways to make your home safe and comfortable.
Discover the many resources in Montgomery County that can help you age in place.

For more information, call 240-777-3144.

Caring for your aging parent or loved one?



It's not all up to you.
Call us.

**Evening hours start soon.
Watch for our ad.**

Regular hours M-F 8:30 – 5:00

Senior Resource Line
240-777-3000 240-777-4575 (TTY)



Montgomery County
Aging and Disability Services